

P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

4361 TRN S Y ST01

Account Number:  
1 993 7777 4021Statement Period:  
Aug 3, 2020  
through  
Aug 31, 2020

Page 1 of 3

000074707 01 SP 000638563932139 E  
2726 WEST CORTEZ CONDOMINIUM ASSOC  
2726 W CORTEZ ST UNIT 1  
CHICAGO IL 60622-3419**To Contact U.S. Bank****24-Hour Business****Solutions:**

1-800-673-3555

**U.S. Bank accepts Relay Calls****Internet:**

usbank.com

**NEWS FOR YOU**

Scan here with your phone's camera to download the U.S. Bank Mobile App.



The Real-Time Payments (RTP®) network allows fund transfers directly between financial institutions with 24/7/365 payment processing. In April 2019, all U.S. Bank routing numbers became eligible to receive incoming real-time payments. Since that time, the fees for these incoming payments were waived. However, effective Aug. 1, 2020, U.S. Bank will begin charging \$1.00 for each of these incoming payments. Fees will be reflected on your statement beginning in early September. If you no longer wish to receive incoming real-time payments, contact your Personal Banker, Treasury Management consultant or Commercial Customer Service team.

As the RTP® network continues to grow, it may be a good time to explore how it's 24/7, real-time payment capability could help your business. If you haven't tried RTP and want to discuss adding this capability to your U.S. Bank services, contact your Personal Banker, Treasury Management Consultant or Commercial Customer Service team.

**SILVER BUSINESS CHECKING****Member FDIC**

U.S. Bank National Association

**Account Number 1-993-7777-4021****Account Summary**

	# Items		
Beginning Balance on Aug 3		\$	1,448.57
Other Deposits	7		9,454.50
Card Deposits	1		6,853.00
Card Withdrawals	1		4.62-
Other Withdrawals	4		468.48-
Checks Paid	2		15,825.00-
<b>Ending Balance on Aug 31, 2020</b>		<b>\$</b>	<b>1,457.97</b>

**Other Deposits**

Date	Description of Transaction	Ref Number	Amount
Aug 7	Mobile Check Deposit	9253382739	\$ 110.00
Aug 10	Electronic Deposit	From VENMO	1,855.50
	REF=202230082799400N00	5264681992CASHOUT 3891400320	
Aug 10	Electronic Deposit	From VENMO	2,999.00
	REF=202230082799380N00	5264681992CASHOUT 3891396910	
Aug 17	Zelle Instant	PMT From KEEN, KRISTIN	550.00
	On 08/16/20	PMT ID=BAC776125af5	
Aug 17	Zelle Instant	PMT From KEEN, KRISTIN	3,500.00
	On 08/15/20	PMT ID=BACbbd7a9d15	
Aug 25	Electronic Deposit	From VENMO	258.00
	REF=202370184220420N00	5264681992CASHOUT 4327391600	

# **BALANCE YOUR ACCOUNT**

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

## **Outstanding Deposits**

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## **Outstanding Withdrawals**

DATE	AMOUNT
TOTAL	\$

## **IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS**

### **In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers**

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## **IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS**

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## **CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE**

### **What To Do If You Think You Find A Mistake on Your Statement**

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## **REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES**

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## **CONSUMER REPORT DISPUTES**

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



2726 WEST CORTEZ CONDOMINIUM ASSOC  
2726 WEST CORTEZ ST UNIT 262  
CHICAGO IL 60622-3419

Account Number:  
1 993 7777 4021  
Statement Period:  
Aug 3, 2020  
through  
Aug 31, 2020



**SILVER BUSINESS CHECKING** (CONTINUED)

U.S. Bank National Association Account Number 1-993-7777-4021

**Other Deposits (continued)**

Date	Description of Transaction	Ref Number	Amount
Aug 27	Electronic Deposit From VENMO REF=202400013784640N00	5264681992CASHOUT 4339028960	182.00
Total Other Deposits			\$ 9,454.50

**Card Deposits**

Card Number: xxxx-xxxx-xxxx-4803			
Date	Description of Transaction	Ref Number	Amount
Aug 7	ATM Deposit US BANK RIVERFRT CHICAGO IL Serial No. 003468134110SUS27450		\$ 6,853.00
Card xxxx-xxxx-xxxx-4803 Deposit Subtotal			\$ 6,853.00
Total Card Deposits			\$ 6,853.00

**Card Withdrawals**

Card Number: xxxx-xxxx-xxxx-4803			
Date	Description of Transaction	Ref Number	Amount
Aug 7	Debit Purchase 102490 *****4803 CVS/PHARMACY #08 Chicago IL On 080720 ILNKILNK REF 022018102490	9008071316	\$ 4.62-
Card 4803 Withdrawals Subtotal			\$ 4.62-
Total Card Withdrawals			\$ 4.62-

**Other Withdrawals**

Date	Description of Transaction	Ref Number	Amount
Aug 14	Analysis Service Charge	1400000000	\$ 4.00-
Aug 17	Electronic Withdrawal REF=202270065012620N00 To ERIE INS GROUP 1256038677ERIEXPSPAYQ970203667		201.63-
Aug 27	Electronic Withdrawal REF=202390027079390N00 To COMED 2360938600UTIL_BIL 4323131320 0827		20.35-
Aug 27	Electronic Withdrawal REF=202390041754740N00 To CITY OF CHICAGO 1366005820WATER BILL844956-620029		242.50-
Total Other Withdrawals			\$ 468.48-

**Checks Presented Conventionally**

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1031	Aug 17	8055323236	15,575.00	1032	Aug 11	8352585714	250.00
Conventional Checks Paid (2)							\$ 15,825.00-

**Balance Summary**

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Aug 7	8,406.95	Aug 14	13,007.45	Aug 25	1,538.82
Aug 10	13,261.45	Aug 17	1,280.82	Aug 27	1,457.97
Aug 11	13,011.45				

Balances only appear for days reflecting change.

**ANALYSIS SERVICE CHARGE DETAIL**

Account Analysis Activity for: July 2020			
Account Number:	1-993-7777-4021	\$	4.00
Analysis Service Charge assessed to	1-993-7777-4021	\$	4.00



2726 WEST CORTEZ CONDOMINIUM ASSOC  
2726 WEST CORTEZ ST  
CHICAGO IL 60622-3419

# Business Statement

Case: 1:19-cv-05684 Document #: 261-26 Filed: 05/23/24 Page 4 of 4 PageID #:4339

Account Number:  
1 993 7777 4021  
Statement Period:  
Aug 3, 2020  
through  
Aug 31, 2020

Page 3 of 3

## ANALYSIS SERVICE CHARGE DETAIL (CONTINUED)

### Service Activity Detail for Account Number 1-993-7777-4021

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	15		No Charge
Copy of Check/Deposit Ticket			
First	2		No Charge
Next	2	2.00000	4.00
Total	4		4.00
Charge For Neg Coll Balance	2.76		No Charge
Subtotal: Depository Services			4.00
Fee Based Service Charges for Account Number 1-993-7777-4021		\$	4.00